Case 18-42196 Doc 8 Filed 04/08/18 Entered 04/08/18 23:39:03 Imaged Certificate of Notice Pg 1 of 4 Case Number 18-42196

Information	to identify the case:		
Debtor 1	Mark Steven Fausett	Social Security number or ITIN xxx-xx-9626	
	First Name Middle Name Last Name	EIN 43–1444273	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	
		EIN	
United States E	Bankruptcy Court Eastern District of Missouri	Date case filed for chapter 7 4/6/18	
Case number:	18–42196		

Official Form 309A (For Individuals or Joint Debtors)

Amended to Correct Debtor's Mailing Address Order and Notice of Chapter 7 Bankruptcy Case

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities (see Bankruptcy Code §362 for prohibited collection actions). This means that creditors generally may not take action to collect debts from the debtors, from the debtors' property, or from certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the Court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See section number 9 for more information.)

To protect your rights	, consult an attorney.	
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The staff of the Bankruptcy Clerk's Office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the Court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the Court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mark Steven Fausett	
2. All other names used in the last 8 years	fdba Majestic Retaining Walls, LC	
3. Address	PO Box 283 Jackson, MO 63755-0283	
4. Debtor's attorney Name and address	J. Michael Payne Limbaugh, Russell, Payne & Howard 407 N. Kingshighway, Ste. 400 PO Box 1150 Cape Girardeau, MO 63702–1150	Contact phone: <u>(573) 335–3316</u> Email: <u>mpayne@limbaughlaw.com</u>
5. Bankruptcy trustee Name and address	Tracy A. Brown 1034 S. Brentwood Blvd., Ste 1830 St. Louis, MO 63117	Contact phone: <u>(314)644–0303</u> Email: <u>tab7@bktab.com</u>

For more information, see page 2 >

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Debtor Mark Steven Fausett Certificate of Notice Pg 2 of 4 Case number 18–42196

6. Bankruptcy Clerk's Office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

111 South Tenth Street Fourth Floor St. Louis, MO 63102

Telephone number: (314) 244–4500 McVCIS: 1–866–222–8029, #87

Electronic Case Information/PACER: https://ecf.moeb.uscourts.gov

Office Hours: Monday - Friday 8:30 a.m. - 4:30 p.m.

Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

May 11, 2018 at 01:30 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the Court docket.

Location:

111 South Tenth Street, First Floor, Room 1.310, St. Louis, MO 63102

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. §727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C §523(a)(2), (4), or (6).

You must file a motion:

• if you assert that the discharge should be denied under §727(a)(8) or (9).

Filing deadline: 7/10/18

The deadline to file such complaints for any creditor added to this case after the date of the initial Notice and Order of Commencement shall be the later of the original deadline or 60 days after the date on the certificate of service of the notice given pursuant to L.R. 1009.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors unless otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

10. Proof of claim

Deadline for holder(s) of a claim secured by a security interest in the principal residence (Rule 3002(c)(7)(A)): Filing Deadline: 6/15/18

No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Foreign Creditors

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the Court to extend the deadlines in this notice. Consult an attorney familiar with United States Bankruptcy Law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection by the deadline to object to exemptions.

For more information, see page 3 >

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13. Abandonment of Property At the meeting of creditors, the Trustee may announce the abandonment of specific property of the estate that is burdensome or of inconsequential value. Any objection to this abandonment must be filed in writing with the Clerk's Office and the Trustee within 14 days after the conclusion of the meeting of creditors. 14. Domestic Support Obligation – Child Support The holder of any claim for unpaid pre-petition child support is entitled to have the trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the Bankruptcy case. Any creditor may request such notice and information by writing the trustee. Such creditor is further entitled to have the trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following a discharge. Failure to request such information from the trustee shall be a waiver of the right to receive such

So Ordered:

United States Bankruptcy Judge

Date: 4/6/18

Any paper that you file in this bankruptcy case should be filed at the Bankruptcy Clerk's Office at the address listed in section number 6 of this Order and Notice. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) system at https://ecf.moeb.uscourts.gov. This Court requires all attorneys to file electronically through CM/ECF. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the Bankruptcy Clerk's Office or via the Internet if you have a PACER subscription. You may register for PACER at www.pacer.gov. Case status information is available 24 hours a day by contacting McVCIS (Multi-Court Voice Case Information System) or via the Internet using PACER. Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website: http://www.moeb.uscourts.gov.

Debtor information needed at the meeting of creditors:

- Most recently filed federal and state tax returns (must be provided to trustee at least 7 days before 341 meeting)
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements
- Personal property tax statements
- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Divorce decree or separation agreement
- Documentation supporting the appropriate Statement of Current Monthly Income/Means Test/Form(s)
- Pay stubs or other earnings statements covering the 6-month period prior to the petition date

notice from the trustee.

Debtor Identification:

All individual debtors must provide picture identification and proof of social security number (if any) to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W–2 form, 5)Internal Revenue Service Form 1099, 6)Social Security Administration report, or 7)statement that such documentation does not exist.

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Unfettigate of Natice up Pg. 40014t Eastern District of Missouri

In re: Mark Steven Fausett Debtor Case No. 18-42196-cer Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4 User: berd Page 1 of 1 Date Rcvd: Apr 06, 2018 Form ID: 309A Total Noticed: 15 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018. db Mark Steven Fausett, PO Box 283, Jackson, MO 63755-0283 c/o Kevin O'Shea, 4450 N Kildare Ave, 21667459 #Derek Cornelius, Chicago, IL 60630-4203 c/o Adam Gohn, 1930 Broadway St Ste A, 21667458 Derek Cornelius, Cape Girardeau, MO 63701-4568 21667457 Derek Cornelius, Cape Girardeau, MO 63701-9160 251 Garnett Ln, 1351 Broadridge Dr, Kathy Fausett, Jackson, MO 63755-9466 21667462 21667466 Rice, Spaeth, Summers & Heisserer, PO Box 1568, Cape Girardeau, MO 63702-1568 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: mpayne@limbaughlaw.com Apr 07 2018 00:15:20 J. Michael Payne, aty Limbaugh, Russell, Payne & Howard, 407 N. Kingshighway, Ste. 400, Cape Girardeau, MO 63702-1150 +EDI: QTABROWN.COM Apr 07 2018 04:13:00 Tracy A. Brown, 1034 S. Brentwood Blvd., Ste 1830, tr St. Louis, MO 63117-1284 ust +E-mail/Text: ustpregion13.sl.ecf@usdoj.gov Apr 07 2018 00:16:28 Office of US Trustee, 111 S Tenth St, Ste 6.353, St. Louis, MO 63102-1127 EDI: CHASE.COM Apr 07 2018 04:13:00 Chase, Cardmo 21667456 Cardmember Service, PO Box 94014, Palatine, IL 60094-4014 EDI: FORD.COM Apr 07 2018 04:13:00 21667460 Ford Credit, PO Box 790093, Saint Louis, MO 63179-0093 EDI: IRS.COM Apr 07 2018 04:13:00 21667461 Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 E-mail/Text: ecfnotices@dor.mo.gov Apr 07 2018 00:15:31 21667463 Missouri Dept of Revenue, Bankruptcy Unit, PO Box 475, Jefferson City, MO 65105-0475 E-mail/Text: newbk@Regions.com Apr 07 2018 00:15:56 21667464 Regions Bank, PO Box 2224, Birmingham, AL 35246-0001 21667465 E-mail/Text: newbk@Regions.com Apr 07 2018 00:15:56 Regions Bank, 2210 E Jackson Blvd, Jackson, MO 63755-2943

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2018 Signature: \(\strict{s/Joseph Speetjens} \)

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2018 at the address(es) listed below:

J. Michael Payne on behalf of Debtor Mark Steven Fausett mpayne@limbaughlaw.com, peggy@limbaughlaw.com

Office of US Trustee USTPRegion13.SL.ECF@USDOJ.gov

Tracy A. Brown tab7@bktab.com,

txmotb@sbcglobal.net;dgibson7@bktab.com;tbrown@ecf.epiqsystems.com;lborden@bktab.com;tjensen@bktab.com

TOTAL: 3

TOTAL: 9